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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	09/991,894-Conf. #4186
				Filing Date	November 13, 2001
				First Named Inventor	Scott Lascelles
				Art Unit	3693
				Examiner Name	S. Malhotra
Sheet	1	of	6	Attorney Docket Number	132538-1016

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A1*	US-6,567,791	05-20-2003	Lent et al.	
	A2*	US-6,272,506	08-07-2001	Bell	
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	A17*	US-6,167,395	12-26-2000	Beck et al.	
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	A19*	US-6,516,421	02-04-2003	Peters et al.	

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		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
	B1	WO-9944152	09-02-1999	Koninkl Philips Electronics Nv et al.		
	B2	WO-9909470	02-25-1999	Citicorp Dev Center Inc		
	B3	WO-9845797	10-15-1998	Propay U.S.A.		
	B4	JP-2002328974	11-15-2002	Chevron Oronite Co Llc		✓
	B5	JP-409288453	11-04-1997	Mikiya Veno		✓
	B6	EP-1850284	10-31-2007	Unigate Technologies Aps		✓

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Dated: November 24, 2008

Signature: Patent Kerr (Pat. Kerr)

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	A21*	US-20020016731	02-01-2002	Kupersmit	
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	B7	EP-1233361	08-21-2002	Chevron Oronite Co		✓

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	A51*	US-6,049,784	04-11-2000	Weatherly et al.	
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	Anon, Regulation Z Commentary Amendments, Retail Banking Digest, vol. 15, No. 2, p. 17-18, Mar.-Apr. 1995.	
	C2	Black, H.C., Black's Law Dictionary, p. 1586-1589, West Publishing Co., St. Paul, Minnesota, 1990.	
	C3	Emigh, J., "AnswerSoft Unveils Concerto for Web-Based Call Centers Feb. 5, 1996," Newsbytes, Feb. 5, 1997.	
	C4	Grigonis, R., "Webphony--It's not Just Callback Buttons Anymore," Computer Telephony, p. 92, Dec., 1997.	
	C5	Wagner, M., "Caring for Customers," Internet World, Sep. 1, 1999.	
	C6	Sweat, J., "Human Touch--A New Wave of E-Service Offerings Blends the Web, E-Mail, and Voice Bringing People back into the Picture," Informationweek, Oct. 4, 1999.	
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	C8	Anon., "InstantService.com Teams with Island Data to provide Integrated Solution for Online Customer Response," Business Wire, May 22, 2000.	
	C9	Kersnar, S., "Countrywide Offers Proprietary Technology for Online Wholesale Lending," National Mortgage News, vol. 24, No. 38, p. 8, Jun. 5, 2000.	
	C10	Microsoft Press Computer Dictionary, Third Edition, Microsoft Press, Redmond, 1997, pp. 88 and 265.	

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	C11	Whiteside, D.E., "One Million and Counting," Collections and Credit Risk, vol. 1, No. 11, p. 38, Nov. 1996.	
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	C14	Lemay, T., "Browsing for a Mortgage a Click away," Financial Post, p. 1, Jan. 15, 2000.	
	C15	Wijnen, R., "Banks Fortify Online Services," Bank Technology News, vol. 13, No. 3, p. 8, Mar., 2000.	
	C16	Armstrong, Douglas "Firstar Web Site Helps Add Up Future", Milwaukee Journal Sentinel, March 28, 1996, Final Edition, front page through page 8.	
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	C19	FIData, Inc., News & Press Releases, "Instant Credit Union Loans via the Internet," http://web.archive.org/web/19990221115203/www.fidata-inc.com/news-pr01.htm .	
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	C22	Hibbard, Justin; Dalton, Gregory; Thyfault, Mary E.; "Web-based Customer Care," InformationWeek, June 1, 1998, 684, 18-20 (3 pages).	
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